

CLIENT SERVICES, INC.  
[REDACTED]  
[REDACTED]  
[REDACTED]

Office Hours (Central Time): Monday-Thursday: 8am-8pm  
Friday: 7am-5pm  
Saturday: 7am-11am  
Sunday: Closed



01/04/2017  
[REDACTED]  
[REDACTED]  
[REDACTED]

REFERENCE NUMBER  
[REDACTED]

SETTLEMENT CONFIRMATION

CREDITOR: Bank of America, N.A.  
BALANCE DUE: \$18,714.82

As discussed, we are authorized to accept a settlement amount of \$7,800.00 to settle this account for less than the balance due.\* To accept this settlement offer, our office must receive the first payment by the date listed beside the initial payment on page two (2) of this settlement offer notice. This offer is contingent upon a timely receipt of all payment(s). If payment(s) are not received in our office by the dates outlined on page two (2) of this document, this offer will be withdrawn and deemed null and void. We are not obligated to renew this offer. If this offer is withdrawn, any payments made will be applied to the balance and the remaining balance will be due.

Thank you,  
[REDACTED]

\*There may be tax consequences as a result of a settlement. Please consult a tax professional if you have questions or want advice about any potential tax consequences.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT.  
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

FOR IMPORTANT RIGHTS AND PRIVILEGES WHICH MIGHT APPLY TO YOUR STATE OF RESIDENCE,  
PLEASE SEE FINAL PAGE